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United States Bankruptcy Court
Northern District of Illinois Eastern Division

Val	luntary	Petition
VO	luntary	Petition

Name of Debtor (if	individual, er	nter Last, First,	Middle):			Name	of Joint Debtor	(Spouse) (Last, F	First, Middle)		
	Ste	inberg,	, Tanya	Sue							
All Other Names us and trade names):	sed by the De	ebtor in the last	8 years (inclu	de married	, maiden		Other Names used den and trade nar		btor in the last 8	years (include married,	
Last four digits of So (if more than one, so	tate all*	ndividual-Taxpa		No./Compl	ete EIN		our digits of Soc. re than one, state		al-Taxpayer I.D.	(ITIN) No./Complete EIN	
Street Address of D	Debtor (No. &	Street, City, a	nd State):			Stree	t Address of Join	nt Debtor (No. & S	Street, City, and	State):	
22 Big Oak	ks Rd										
Streamwo	od IL				60107						
County of Residence	ce or of the P	•				Coun	ty of Residence	or of the Principa	I Place of Busin	ess:	
			OK								
Mailing Address of	Debtor (if diff	ierent from stre	et address)			Mailir	ng Address of Joi	int Debtor (if diffe	rent from street	address):	
,											
Location of Principa	al Assets of B	Business Debto	r (if different fr	om street a							
Ţ		or (Form of Organeck one box)	nization)		(Che	e of Busine eck one box.		w	•	nkruptcy Code Under n is Filed (Check one box)	
	(includes Joir			l	☐ Heath Care B☐ Single Asset		re as		☐ Chapter 7 ☐ Chapter 15 Petition for Recogn		
<u> </u>	t D on page 2 or on (includes L				defined in 11			☐ Chapter 9 ☐ Chapter 1	Foreign Main Proceeding		
☐ Partnershi	,	.20 0 22. ,			Stockbroker			☐ Chapter 1	☐ Chapter 12 ☐ Chapter 15 Petition for		
Commodity Brok					☐ Chapter 1	13 of a	Foreign Nonmain Proceeding				
☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Other ☐ Other			k								
	Chapte	er 15 Debtors			 	xempt Ent	tity		Nature of D	ebts (Check one Box)	
Country of debtor's	center of mai	in interests:			(Check b	oox, if applica	able.)		primarily consur	mer Debts are	
Each country in whi	ich a foreign ¡	proceeding by,	regarding, or	_	organization u	under Title		§ 101(8) as	s "incurred by ar	n business debts.	
against debtor is pe	ending:			_	United States Revenue Cod	•	: Internal		primarily for a pe nousehold purpo		
		Filing Fee (C	Check one box)		<u> </u>	Chool	· bau		hapter 11 Debto		
Filing Fee attac	ched									1 U.S.C. § 101(51D) in 11 U.S.C. § 101(51D)	
Filing Fee to be						Check	k if:				
		ourt's considerationstallments. Ru					insiders or affl		an \$2,343,300. (ts (excluding debts owed to (amount subject to adjustment	
☐ Filing Fee wavi	ier requested	(applicable to	chapter 7 indi	viduals only	y). Must	Che	ck all applicable	boxes:			
attach signed a	application for	r the court's cor	nsideration. Se	ee Official F	Form 3B.		Acceptances of	filed with this petit the plan were sol	licited prepetition	n from one of more classes	
Statistical/Admini	istrative Info						of creditors, in a	acccordance with	11 U.S.C. § 112	6(b). This space is for court use only16.00	
Debtor estimat	tes that funds	s will be availabl								Tillio opuso io ioi oouit acz z,	
		r any exempt pro ion to unsecure		ded and ad	dministrative expens	ses paid, t	here will be no				
Estimated Number of	f Creditors]	
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	10,001 25,000	25,001	50,001 100,000	Over		
Estimated Assets	_	199	999	5,000		_	50,000	100,000	100,000		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities \$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00	01 \$10,000,001 \$	5 0,000,001			More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50 t	to \$100	to \$500	to \$1billion	\$1 billion		

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B1 (Official Form 1) (12/11)) Document	Page 2 of 51	
Voluntary Petition	Name of Debtor(s)	
This page must be completed and filed in every case)	Tanya Sue	Steinberg
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional shee	t)
Location Where Filed: None	Case Number:	Date Filed:
None		
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one attach	edditional shoot)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
		•
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed if debtor is an individu I, the attorney for the petitioner named in the fi have informed the petitioner that [he or she] m or 13 of title 11, United States Code, and have each such chapter. I further certify that I have required by 11 USC § 342(b).	ay proceed under chapter 7, 11, 12 explained the relief available under
	Mark Eric Levine	Dated: 11/24/2014
Does the debtor own or have possession of any property that posses or is alleged. Yes, and Exhibit C is attached and made a part of this petition. No. Exh (To be completed by every individual debtor. If a joint petition is file.	ibit D ed, each spouse must complete and attach a sep	
Exhibit D completed and signed by the debtor is attached and made a part of this pure lifthis is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this pure lifthing.		
_	ng the Debtor - Venue	
Debtor has been domiciled or has had a residence, principal primmediately preceding the date of this petition or for a longer primmediately preceding the date of this petition.		
There is a bankruptcy case concerning debtor's affiliate, general	ral partner, or partnership pending in this [District.
Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but is a defende	ant in an action
Certification by a Debtor Who Reside	es as a Tenant of Residential Problicable boxes.)	pperty
Landlord has a judgment against the debtor for possession of	,	lete the
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)		
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to t possession was entered, and		
Debtor has included in this petition the deposit with the court of	f any rent that would become due during the	ne 30-day
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))	

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Tanya Sue Steinberg

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Tanya Sue Steinberg

Tanya Sue Steinberg

Dated: 11/21/2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Mark Eric Levine

Signature of Attorney for Debtor(s)

Mark Eric Levine

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

mone: 312-332-1600

Date: 11/24/2014

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Tanva Sue Steinberg						
	Dated: 11/21/2014 /s/ Tanya Sue Steinberg						
Land							
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.						
	Active military duty in a military combat zone.						
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);						
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);						
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]						
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.						
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]						
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.						
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.		
does not apply in this district.		Active military duty in a military combat zone.
I certify under penalty of perjury that the information provided above is true and correct.		
	l cer	tify under penalty of perjury that the information provided above is true and correct.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0	
SCHEDULE B - Personal Property	Yes	3	\$4,850	\$0	\$0	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$46,419	\$0	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0	
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,084	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,085	
TOTALS			\$4,850 TOTAL ASSETS	\$46,419 TOTAL LIABILITIES		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If y	ou are an individua	I debtor whose debts	are primarily	consumer debt	ts as defined in	101(8) of the Ban	kruptcy Code
(11 U.S	.C. 101(8)), filing a	case under chapter	7, 11 or 13, yo	ou must report a	all information re	equested below	

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 $\,$

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,083.50
Average Expenses (from Schedule J, Line 18)	\$1,085.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$1,083.50

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$46,419.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$46,419.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	⊥ Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 626652

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Dog	cket :	#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		Chase Bank checking account		\$500
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				
		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200
06. Wearing Apparel				
		Necessary wearing apparel		\$50
07. Furs and jewelry.				
		Earrings, watch, costume jewelry		\$100
		Engagement Ring		\$3,000

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Document Page 10 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy	/ Docket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
08. Firearms and sports, photographic, and other hobby equipment.	X								
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X								
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize.	X								
 Government and corporate bonds and other negotiable and non-negotiable instruments. 	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								

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Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Т	otal	\$4,850.00				

Record # 626652 B6B (Official Form 6B) (12/07) Page 3 of 3

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
Chase Bank checking account	735 ILCS 5/12-1001(b)	\$ 500	\$500
04. Household goods RENTERS Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps,	735 ILCS 5/12-1001(b)	\$ 400	\$1,000
entertainment center, bedroom set, cellphone, rugs 05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 100	\$100
Engagement Ring	735 ILCS 5/12-1001(b)	\$ 3,000	\$3,000

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Case 14-42430 Doc 1 Filed 11/24/14 Entered 11/24/14 16:52:30 Desc Main Document Page 15 of 51 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

Record # 626652 B6E (Official Form 6E) (04/13) Page 2 of 2

Tanya Sue Steinberg / Debtor

In re

Bankrupto	v Docket #:
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Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Alliance Laboratory Physicians LTD Bankruptcy Dept 8085 Rivers Ave Charleston SC 29406 Acct #:			Dates: 2014 Reason: Medical Debt				\$75
2	American Honda Finance Attn: Bankruptcy Dept. 2170 Point Blvd Ste 100 Elgin IL 60123 Acct #: 136645868			Dates: 2010-2012 Reason: Deficiency, Repo'd/Surr'd Auto				\$20,303
3	Centegra Clinical Laboratories Bankruptcy Dept PO BOX 996 Bedford Park IL 60499 Acct #:			Dates: Reason: Medical Debt				\$35
4	Comprehensive Urologic Care SC Bankruptcy Dept 22285 Pepper Rd Barrington IL 60010 Acct #:			Dates: 2014 Reason: Medical Debt				\$239

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Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Deerfield Police Department C/O Armor Systems CO 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002704330			Dates: 2012-2012 Reason: Collecting for Creditor				\$25
6	Midwest Emergency Assoc. Bankruptcy Department PO Box 6500 Chicago IL 60680 Acct #:			Dates: Reason: Medical/Dental Service				\$628
7	Portfolio Recovery Assoc. Riverside Commerce Center 120 Corporate Blvd., Ste. 100 Norfolk VA 23502 Acct #:			Dates: Reason: Credit Card or Credit Use				\$6,063

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, Third Mun Div Bankruptcy Dept. 2121 Euclid Ave #121 Rolling Meadows IL 60008

Blatt, Hasenmiller, Leibsker Bankruptcy Dept. 125 S. Wacker Dr. Suite 400 Chicago IL 60606

8	Radiological Cons. Woodstock Bankruptcy Department 641 E. Butterfield Rd, Ste 407 Lombard IL 60148	Dates: Reason: Medical/Dental Services	\$484
9	Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207	Dates: Reason: Utility Bills/Cellular Service	\$180
	Acct #:		

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Tanya Sue Steinberg / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 St. Alexius Medical Center Attn: Bankruptcy Department 1555 Barrington Rd. Hoffman Estates IL 60194 Acct #:			Dates: Reason: Medical/Dental Service				\$500
11 USBANK Attn: Bankruptcy Dept. 101 5Th St E Ste A Saint Paul MN 55101 Acct #: NULL			Dates: 2008-2013 Reason: Credit Card or Credit Use				\$12,285
12 U.S. BANK National Association C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 4428288867840594			Dates: 2013-2014 Reason: Notice Only				\$0
13 US BANK Attn: Bankruptcy Dept. Po Box 790084 Saint Louis MO 63179 Acct #: NULL			Dates: 2009-2013 Reason: Credit Card or Credit Use				\$5,602

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 46,419

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor

Check this box if debtor has no codebtors.

Bankruptcy Docket #:
Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Case	14-42430	Doc 1	Filed 11/24/14 Document	Entere Page 21		52:30	Desc Main
Fill in this information	to identify your c	ase:					
Debtor 1 Tanya		Sue	Steinberg				
First Name		Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Name				
United States Bankruptcy	Court for the : NO	RTHERN DISTRI	CT OF ILLINOIS_				
Case Number					Check if this is	S:	
(If known)					An amen	ded filing	
							ng post-petition
					Chapter	is income a	s of the following date:
<u>fficial Form B</u>	<u>61</u>				MM / DD	/ YYYY	
chedule I: Y	our Incom						
medule II I	oui ilicoli						1
art 1: Describe En	•	y additional pa	ges, write your name and c		o		
Fill in your employm information	ent		Debto	r 1		Debtor 2	or non-filing spouse
If you have more that attach a separate particular information about ac employers.	ige with	mployment sta	itus 🖳	nployed t employed	[Employed	
Include part-time, se	asonal, or						
self-employed work.		ccupation					
Occupation may Inc							
or homemaker, if it a	ipplies.	mployers name	e				
	E	mployers addr	ess				
						,	
	н	ow long emplo	yed there?				
Part 2: Give Details	About Monthly Inc	ome					
Estimate monthly in	ncome as of the da	ate you file this	form. If you have nothing	to report for an	y line, write \$0 in the spa	ace. Include y	our non-filing
spouse unless you a	· ·	ore than one e	mployer, combine the infor	nation for all e	mployers for that person	on the	
lines below. If you no	• .		• •			2.1. 0.10	
					For Debtor 1	For Debtor	
						non-filing	spouse
List monthly gross			s (before all payroll nonthly wage would be.		\$0.00		\$0.00

4. Calculate gross income. Add line 2 + line 3. \$0.00 \$0.00

Estimate and list monthly overtime pay.

3.

\$0.00

\$0.00

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Case Number (if known)

Debtor 1

Document Steinberg Sue Tanya First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	oy line 4 here	4.	\$0.00	\$0.00	
5. List al	I payroll deductions:	•			
	Tax, Medicare, and Social Security deductions	5a.	\$0.00	\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$0.00	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	
5g.	Union dues	5g.	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	
S. Add th	e payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
B. List all	other income regularly received:		ψ0.00	ψ0.00	
8a.					
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00	\$0.00	
	dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		Ψ0.00	Ψ0.00	
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$1,083.50	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash	_			
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
. Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,083.50	\$0.00	
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,083.50 +	\$0.00	
Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are necify:	our depender not available t	o pay expenses listed in	Schedule J.	11.
	If the amount in the last column of line 10 to the amount in line 11. The res		•		
	te that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	applies	12.
	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?			

Fil	ll in this in	formation to identify you	ur case:				
De	ebtor 1	Tanya	Sue	Steinberg	Check if this is	3 :	
_		First Name	Middle Name	Last Name	An amen	-	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ment showing posing of the following of	t-petition chapter 13 date:
Uı	nited States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS		()000/	
	ase Number	r			MM / DD	/ YYYY	
<u> </u>		D 0 I				-	2 because Debtor 2
<u> </u>	<u>ıcıal F</u>	orm B 6J			☐ maintains	s a separate house	ehold.
Sc	hedul	e J: Your Exp	enses				12/13
more every	space is a question	needed, attach another s			are equally responsible for suppl ges, write your name and case no		
		Describe Your Household					
1. Is	s this a joi	int case? Go to line 2.					
	<u> </u>	Does Debtor 2 live in a se	eparate household?				
		X No.					
		Yes. Debtor 2 must	file a separate Schedu	lle J.			
2.	Do you l	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		t this information for ndent	Debtor 1 or Debtor 2	age	with you? X No
	Do not s	tate the dependents'					Yes
	names.						X No
							Yes
							X No
							Yes X No
							Yes
							X No
							Yes
3.	Do your	expenses include	X No				· <u> </u>
	•	s of people other than and your dependents?	Yes				
Dar							
		Estimate Your Ongoing Mo expenses as of your bar		lless you are using this form	as a supplement in a Chapter 1	3 case to report	
-	enses as o applicable		ptcy is filed. If this is a	a supplemental <i>Schedule J</i> ,	check the box at the top of the fo	orm and fill in	
	-	-	=	ance if you know the value			Your expenses
or su	ich assist	ance and nave included	it on Schedule I: Your	Income (Official Form B 6I.))		Tour expenses
4.		tal or home ownership ex for the ground or lot.	xpenses for your resid	lence. Include first mortgage	payments and	4.	\$350.00
	-	cluded in line 4:				٦.	Ψοσο.σο
	4a. Re	eal estate taxes				4a.	\$0.00
		operty, homeowner's, or r	enter's insurance			4b.	\$0.00
	4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$0.00
	4d. Ho	omeowner's association or	r condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Tanya Sue Document Steinberg

Debtor 1

nt Page 24 of 51
Case Number (if known)

tor 1 lally			Case Number (if known)		
First N	ame Middle Name	Last Name		Your expens	ses
			-	· · ·	\$0.0
	nal Mortgage payments for your residend	ce, such as home equity loans	5.		Φ0.0
Utilities: 6a. Ele	: ectricity, heat, natural gas		6a.		\$0.0
	ater, sewer, garbage collection		6b.		\$0.0
6c. Te	lephone, cell phone, internet, satellite, and	cable service	6c.		\$110.0
6d. Ot	her. Specify:		6d.	\$	0.0
Food an	nd housekeeping supplies		7.		\$350.0
Childca	re and children's education costs		8.		\$0.0
Clothing	g, laundry, and dry cleaning		9.		\$25.0
). Persona	al care products and services		10.		\$0.0
. Medical	and dental expenses		11.		\$25.0
. Transpo	ortation. Include gas, maintenance, bus or	train fare.	12.		\$200.0
Do not in	nclude car payments.				
8. Entertai	nment, clubs, recreation, newspapers, m	agazines, and books	13.		\$25.0
. Charital	ole contributions and religious donations	S	14.		\$0.0
. Insuran					
Do not ir	nclude insurance deducted from your pay	or included in lines 4 or 20.			
15a. Life	e insurance		15a.		\$0.
15b. Hea	alth insurance		15 b.		\$0.
15c. Veh	nicle insurance		15c.		\$0.
15d. Oth	ner insurance. Specify:		15d.		\$0.
. Taxes. D	Do not include taxes deducted from your pa	ay or included in lines 4 or 20.			
Specify:			16.		\$0.
. Installm	ent or lease payments:				
17a. Ca	r payments for Vehicle 1		17a.		\$0.
17b. Ca	r payments for Vehicle 2		17b.		\$0.
17c. Oth	ner. Specify:		17 c.		\$0.
17d. Oth	ner. Specify:		17d.		\$0.
. Your pa	yments of alimony, maintenance, and su	pport that you did not report as deduc	eted		
from yo	ur pay on line 5, Schedule I, Your Incom	e (Official Form B 6I).	18.		\$0.0
. Other pa	ayments you make to support others wh	o do not live with you.			
Specify:			19.		\$0.
. Other re	eal property expenses not included in lin	es 4 or 5 of this form or on Schedule I	Your Income.		
20a. Mo	rtgages on other property		20a	\$	0.
20b. Rea	al estate taxes		20b.	\$	0.
20c. Pro	pperty, homeowner's, or renter's insurance		20c.	\$	0.
20d. Ma	intenance, repair, and upkeep expenses		20d.	\$	0.
20e. Hoi	meowner's association or condominium du	ies	20e.	\$	0.0

 Official Form 6J
 Record #
 626652
 Schedule J: Your Expenses
 Page 2 of 3

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Debtor	1 lany	/a Sue	Steinberg	Case Number (if known)		
	First N	ame Middle Name	Last Name			
21.	Other.	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,085.00
	The resu	ult is your monthly expenses.				
23.	Calculat	te your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$1,083.50
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$1,085.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	-\$1.50
		The result is your monthly net income.				
24.	Do you	expect an increase or decrease in your e	xpenses within the year after you	file this form?		
		mple, do you expect to finish paying for you		• •		
	\Box	e payment to increase or decrease because	se of a modification to the terms of y	our mortgage?		
	X No					
	Yes	s. Explain Here:				

Official Form 6J Record # 626652 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/21/2014 /s/ Tanya Sue Steinberg

Tanya Sue Steinberg

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:
	.ludae:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	74000141	- COUNCE	
	2014: \$0 2013: \$26,292 2012: \$24,750	employment	
NONE	Spouse		
	AMOUNT	SOURCE	

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Case 14-42430 Doc 1 Filed 11/24/14 Entered 11/24/14 16:52:30 Desc Main Document Page 28 of 51 UNITED STATES BANKRUPTCY COURT

Sue Steinberg / Debtor		Bankruptcy	Docket #:
		Judge:	
	STATEMENT OF FINA	NCIAL AFFAIRS	
2 INCOME OTHER THAN EROM	EMPLOYMENT OR OPERATION OF BUSI	NESS:	
tate the amount of income received e two years immediately preceding	d by the debtor other than from employmen g the commencement of this case. Give par nder chapter 12 or chapter 13 must state inc	, trade, profession, operation of the debtor"; iculars. If a joint petition is filed, state incompose for each spouse whether or not a joint	e for each spouse
AMOUNT	SOURCE	_	
014: \$1,083/mo 013: \$0 012: \$0	Unemployment		
pouse			
AMOUNT			
AMOUNT	SOURCE	_	
	SOURCE	_	
B. PAYMENTS TO CREDITORS:		_	
B. PAYMENTS TO CREDITORS: omplete a. or b. as appropriate, an INDIVIDUAL OR JOINT DEBTOF services, and other debts to any calue of all property that constitutes ere made to a creditor on account oproved nonprofit budgeting and cr	d c. R(S) WITH PRIMARILY CONSUMER DEBT creditor made within 90 days immediately pror is affected by such transfer is not less the of a domestic support obligation or as part reditor counseling agency. (Married debtors	S: List all payments on loans, installment puoceeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) and an alternative repayment schedule under if filing under chapter 12 or chapter 13 must ses are separated and a joint petition is not	the aggregate y payments that a plan by an include payments
3. PAYMENTS TO CREDITORS: omplete a. or b. as appropriate, an individual or Joint Debtor r services, and other debts to any calue of all property that constitutes ere made to a creditor on account reproved nonprofit budgeting and cr y either or both spouses whether or Name and Address	d c. R(S) WITH PRIMARILY CONSUMER DEBT reditor made within 90 days immediately pror is affected by such transfer is not less the of a domestic support obligation or as part reditor counseling agency. (Married debtors r not a joint petition is filed, unless the spoudates of	oceeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) an of an alternative repayment schedule under a filing under chapter 12 or chapter 13 must sees are separated and a joint petition is not	the aggregate y payments that a plan by an include payments filed.)
B. PAYMENTS TO CREDITORS: complete a. or b. as appropriate, an individual or Joint Debtor services, and other debts to any college of all property that constitutes ere made to a creditor on account opproved nonprofit budgeting and crediter or both spouses whether or	d c. R(S) WITH PRIMARILY CONSUMER DEBT reditor made within 90 days immediately pror is affected by such transfer is not less the of a domestic support obligation or as part reditor counseling agency. (Married debtors r	oceeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) an of an alternative repayment schedule under stiling under chapter 12 or chapter 13 must sees are separated and a joint petition is not	the aggregate y payments that a plan by an include payments filed.)
B. PAYMENTS TO CREDITORS: complete a. or b. as appropriate, an INDIVIDUAL OR JOINT DEBTOR services, and other debts to any calue of all property that constitutes ere made to a creditor on account opproved nonprofit budgeting and cry either or both spouses whether or Name and Address of Creditor DEBTOR WHOSE DEBTS ARE to days immediately preceding the calch transfer is less than \$5,850*. If excount of a domestic support obligand credit counseling agency. (Marriel	d c. R(S) WITH PRIMARILY CONSUMER DEBT creditor made within 90 days immediately pror is affected by such transfer is not less the of a domestic support obligation or as particular counseling agency. (Married debtors r not a joint petition is filed, unless the spour Dates of Payments NOT PRIMARILY CONSUMER DEBTS: List commencement of the case unless the aggit the debtor is an individual, indicate with an ation or as part of an alternative repayment	oceeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) an of an alternative repayment schedule under if iling under chapter 12 or chapter 13 must sees are separated and a joint petition is not Amount Paid each payment or other transfer to any cred egate value of all property that constitutes of asterisk (*) any payments that were made to schedule under a plan by an approved nonger 13 must include payments and other transfer.	the aggregate by payments that a plan by an include payments filed.) Amount Still Owing litor made within or is affected by a creditor on profit budgeting

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor &	Dates	Amount Paid or Value of	Amount
Relationship to Debtor	of Payments	Transfers	Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

SUITS AND ADMINISTRATIVE PROCEEDINGS		

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE STATUS COURT **SUIT AND** OF AGENCY OF OF DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION Circuit Court of Cook County, Portfolio Recovery Collection Pending

IL

V

Tanya S Steinberg

14 M3 003272



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
Y	
^	

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Property	Part by Insurance, Give Particulars	Loss
Value	if Loss Was Covered in Whole or in	of
Description and	Description of Circumstances and,	Date

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Payment/Value:
btor Value of Property
er if Description and
ent, Amount of Money or

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation

Hananwill Credit Counseling,	2014	\$20.00
of Payee	Other Than Debtor	Value of Property
Address	Name of Payer if	and
Name and	Date of Payment,	Amount of Money or description
of a petition in bankruptcy within 1 year immediately preceding the commence	ement of this case.	

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

Chicago, IL 60603

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property Transferred
Transferee, Relationship		and
to Debtor	Date	Value Received

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Name and Address

of Owner

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by th trust or similar device of which the de	e debtor within ten (10) years immediately precebtor is a beneficiary.	eding the commencement of this c	ase to a self-settled
Name of	Date(s)	Amount and Date	
Trust or other Device	of Transfer(s)	of Sale or Closing	
outer bevice	Transier(3)	Closing	
11. CLOSED FINANCIAL ACCOUNT	S:		
List all financial accounts and instrum	ents held in the name of the debtor or for the be	nefit of the debtor which were clos	ed, sold, or otherwise
	liately preceding the commencement of this case		
	nents; shares and share accounts held in banks other financial institutions. (Married debtors filing	**	=
_	struments held by or for either or both spouses	whether or not a joint petition is file	ed, unless the spouses
are separated and a joint petition is n	ot filed.)		
Name and	Type of Account, Last Four Digits of	Amount and	
Address of Institution	Account Number, and Amount of Final Balance	Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
List each safe deposit or other box or	depository in which the debtor has or had secu	ities, cash, or other valuables with	in one year
immediately preceding the commence	ement of this case. (Married debtors filing under	chapter 12 or chapter 13 must inc	lude boxes or
depositories of either or both spouses	s whether or not a joint petition is filed, unless the	e spouses are separated and a join	nt petition is not filed.)
Name and Address of Bank or	Names & Addresses of Those With	Description of	Date of Transfer or
Other Depository	Access to Box or depository	Contents	Surrender, if Any
13. SETOFFS:			
	including a bank, against a debt or deposit of the		
,	er chapter 12 or chapter 13 must include informates are separated and a joint petition is not filed.	•	uses whether or not a
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	

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Location

of Property

Description and

Value of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:

STATEMENT OF FINANCIAL AFFAIRS

Judge:

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Occupancy
1300 Basswood Rd Schaumburg IL 60173-4522	Same	FROM 04/2011 To 04/2011
409 Claire Ln	Same	FROM 05/2004 To 05/2013
Prospect Heights IL		
60070-1611		
1790 Williamsburg Dr	Same	FROM 10/2013 To 12/2013
Hoffman Estates IL		
60169-2560		



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law

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In re

		Bankruptcy Docket #: Judge:	
	STATEMENT OF FINAN	CIAL AFFAIRS	
	site for which the debtor provided notice the notice was sent and the date of the not	-	Hazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
7c. List all judicial or administrative proceeds as a party. Indicate the narumber.	ceedings, including settlements or orders, ne and address of the governmental unit the	under any Environmental Law with renat is or was a party to the proceeding	espect to which the g, and the docket
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
nding dates of all businesses in which t	nmes, addresses, taxpayer identification no he debtor was an officer, director, partner	or managing executive of a corporate	tion, partner in a
nding dates of all businesses in which the artnership, sole proprietor, or was self-enmediately preceding the commencementhin six (6) years immediately preceding the debtor is a partnership, list the name ates of all businesses in which the debtor.	the debtor was an officer, director, partner employed in a trade, profession, or other a cent of this case, or in which the debtor own g the commencement of this case. The sease of the debtor owners, addresses, taxpayer identification number was a partner or owned 5 percent or me	or managing executive of a corporal ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and	tion, partner in a ix (6) years r equity securities beginning and ending
nding dates of all businesses in which the artnership, sole proprietor, or was self-entimediately preceding the commencement in the debtor is a partnership, list the name ates of all businesses in which the debtor mediately preceding the commencement the debtor is a corporation, list the name ates of all businesses in which the debtor is a corporation, list the name ates of all businesses in which the debtor is a corporation, list the name ates of all businesses in which the debtor is a corporation.	the debtor was an officer, director, partner employed in a trade, profession, or other a cent of this case, or in which the debtor own g the commencement of this case. The set of this cases the set of this case in the set of this case. The set of this case in the set of this case in the set of this case. The set of this case in the set of the set of this case in the set of th	or managing executive of a corporal ctivity either full- or part-time within sized 5 percent or more of the voting of the special parts, nature of the businesses, and one of the voting or equity securities, theres, nature of the businesses, and others, nature of the businesses, and	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years
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nding dates of all businesses in which the artnership, sole proprietor, or was self-enmediately preceding the commencement in the debtor is a partnership, list the name at the debtor is a partnership, list the name at the debtor is a corporation of the debtor is a corporation.	the debtor was an officer, director, partner employed in a trade, profession, or other a cent of this case, or in which the debtor own g the commencement of this case. The set of this cases the set of this case in the set of this case. The set of this case in the set of this case in the set of this case. The set of this case in the set of the set of this case in the set of th	or managing executive of a corporal ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, where of the voting or equity securities where th	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years beginning and ending within six (6) years
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nding dates of all businesses in which the artnership, sole proprietor, or was self-entered preceding the commencement of the debtor is a partnership, list the name at the debtor is a partnership, list the name at the debtor is a corporation, list the name at the debtor is a corporation, list the name at the debtor is a corporation, list the name at the debtor is a corporation, list the name at the debtor is a corporation, list the name at the debtor is a corporation, list the name at the debtor is a corporation of the debtor is a corporation. It is the name at the debtor is a corporation of the debtor is a corporation of the debtor is a corporation. It is the name at the debtor is a corporation of all businesses in which the debtor is a corporation of all businesses in	the debtor was an officer, director, partner employed in a trade, profession, or other a cent of this case, or in which the debtor own g the commencement of this case. The sease of this case of the commencement of this case. The sease of this case of the case of this case of the case of this case. The sease of this case of this case of this case of this case. The sease of this case of this case of this case. The sease of this case of this case of this case. The sease of this case of this case of this case. Address	or managing executive of a corporal ctivity either full- or part-time within sized 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, on the part of the businesses, and one of the voting or equity securities where of the voting or equity securities where of the voting or equity securities where of Business	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years beginning and ending within six (6) years Beginning and

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NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

		Bankruptcy Docket #:
		Judge:
S	TATEMENT OF FINA	NCIAL AFFAIRS
een, within six years immediately precedir	ng the commencement of this case, and or equity securities of a corporation	n or partnership and by any individual debtor who is or has ny of the following: an officer, director, managing executive, n; a partner, other than a limited partner, of a partnership, a ll- or part-time.
· · · · · · · · · · · · · · · · · · ·		if the debtor is or has been in business, as defined above, r who has not been in business within those six years should
9. BOOKS, RECORDS AND FINANCIAL	STATEMENTS:	
st all bookkeepers and accountants who veeping of books of account and records of		eding the filing of this bankruptcy case kept or supervised the
Name and Address	Dates Services Rendered	
Name	Address	Dates Services Rendered
9c. List all firms or individuals who at the to e debtor. If any of the books of account and		e were in possession of the books of account and records of
Name	Address	-
Od List all financial institutions creditors	and other parties, including mercantile	and trade agencies, to whom a financial statement was
sued by the debtor within two (2) years im	· · · · · · · · · · · · · · · · · · ·	
Name and	Date	
Address	Issued	-

dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
. List the name and address of the p	person having possession of the records of e	each of the inventories reported in a.,	above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	-	
1. CURRENT PARTNERS, OFFICE	ERS, DIRECTORS AND SHAREHOLDERS:		
. If the debtor is a partnership, list na	ature and percentage of interest of each me	mber of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	-
Name and Address	Title	Nature and Percentage of Stock Ownership	-
	RS, DIRECTORS AND SHAREHOLDERS:		
	nature and percentage of partnership interes	Date of	
Name	Address	Withdrawal	-
22b. If the debtor is a corporation, lis mmediately preceding the commenc	t all officers, or directors whose relationship ement of this case.	with the corporation terminated within	n one (1) year
Name and Address	Title	Date of Termination	-
23. WITHDRAWALS FROM A PARTN	NERSHIP OR DISTRIBUTION BY A COPOR	RATION:	
	ration, list all withdrawals or distributions creons, options exercised and any other perqu		
Name and Address of Recipient, Relationship to	Date and Purpose of	Amount of Money or Description and value of	
Debtor	Withdrawal	Property	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:	
	Judge:	

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
A	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/21/2014 /s/ Tanya Sue Steinberg

Tanya Sue Steinberg

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor Bankruptcy Docket #: Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to (a	check at least one):	
☐Redeem the property		
☐Reaffirm the debt		
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
	ubject to unexpired leases. (All three columns lease. Attach additional pages if necessary.)	of Part B must be
Lessor's Name:	Describe Property Securing Debt:	_ease will be
None		assumed pursuant to 11 U.S.C. § 365(p)(2):

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Tanya Sue Steinberg Dated: 11/21/2014

X Date & Sign

Tanya Sue Steinberg

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 626652

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In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:
	Judae:

	DISCLOSURE OF C	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that o	compensation paid to me within one ye	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nan ear before the filing of the petition in bankruptcy, or agreed to be paid to tor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
TI	ne compensation paid or promised by the	e Debtor(s), to the undersigned, is as follows:	
F	or legal services, Debtor(s) agrees to pay a	and I have agreed to accept	\$1,595.00
Pi	rior to the filing of this Statement, Debtor(s) has paid and I have received	\$665.00
Th	ne Filing Fee has been paid.	Balance Due	\$930.00
2.	Γhe source of the compensation paid to me	e was:	
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to r	me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specif	(y)	
	The undersigned has received no tra	nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	•	to share with any other entity, other than with members of the undersigned's law	
		without the client's consent, except as follows: None.	
	The Service rendered or to be rendered in	-	
	analysis of the financial situation, and rend inder Title 11, U.S.C.	ering advice and assistance to the client in determining whether to file a petition	
(b) F	Preparation and filing of the petition, sched	ules, statement of affairs and other documents required by the court.	
	Representation of the client at the first sch Advice as required.	eduled meeting of creditors.	
6. E	By agreement with the debtor(s), the above	e-disclosed fee does not include the following service: ling or court dates, amendments to schedules, adversary complaints o	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Dat	e: 11/24/2014	/s/ Mark Eric Levine	
		Mark Eric Levine	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 626652 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law L.L.C.

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Consider the Consideration the Consideration

Record #: 626-652



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors. correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court. We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

(Joint Debtor) Attorney for the Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tanya Sue Steinberg / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/21/2014 /s/ Tanya Sue Steinberg

Tanya Sue Steinberg

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Tanya

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 11/21/2014	/s/ Tanya Sue Steinberg	
	Tanya Sue Steinberg	_
Dated: 11/24/2014	/s/ Mark Eric Levine	
	Attorney: Mark Eric Levine	_

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya	Sue	Steinberg	1	Debtor
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in re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Tanya Sue Steinberg X Date & Sign

Record # 626652

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor

În re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts,

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11 / 21 /2014

Tanya Sue Steinberg

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or Imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ya Sue Steinberg / Debtor		
		Bankruptcy Docket #:
		Judge:
The state of the s	STATEMENT OF FINANCIA	LAFFAIRS
24. TAX CONSOLIDATION GROUP	:	
If the debtor is a corporation, list the tax purposes of which the debtor has	name and federal taxpayer identification number of th s been a member at any time within six (6) years imme	ne parent corporation of any consolidated group for editately preceding the commencement of the case.
Name of Parent Corporation	Taxpayer Identification Number (EIN)	
25. PENSION FUNDS:	· · ·	
	-	
if the debtor is not an individual, list the employer, has been responsible for c	he name and federal taxpayer identification number of ontributing at any time within six (6) years immediately	f any pension fund to which the debtor, as an y preceding the commencement of the case.
Name of Pension Fund	TaxPayer	

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11 / 21 /2014

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 626652

In re

B7 (Official Form 7) (12/12) Page 10 of 10

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

		Bankruptcy Docket #:
·		Judge:
	DEBTOR'S STATEMENT OF INTENTIO	ON
RT A - Debts secured by	property of the estate. (Part A must be fully com	minto differente a construction
hich is secured by propert	y of the estate. Attach additional pages if neces	Ssary.)
Property No.		•
reditor's Name:	Describe Property Securing Debt:	
lone	Dobi.	
roperty will be (check one):		
□Surrendered	□Retained	
retaining the property, I intend to ((check at least one)	
□Redeem the property	ar locat Ulicj.	
□Reaffirm the debt		
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).
operty is (check one):		•••
h .		
□Claimed as exempt	□Not claimed as exempt	
	□Not claimed as exempt	
RT B - Personal property s	ubject to unexpired leases. (All three columns of	of Part B must be
RT B - Personal property s impleted for each unexpired		of Part B must be
IRT B - Personal property s impleted for each unexpired	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	·
IRT B - Personal property s	ubject to unexpired leases. (All three columns of	_ease will be
RT B - Personal property s mpleted for each unexpired operty No. ssor's Name:	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	·

in re

Case 14-42430 Doc 1 Filed 11/24/14 Entered 11/24/14 16:52:30 DISCLAIMERCL Debtors Rage 45adf 54d agree: Desc Main

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCU

Dated 1 / 2 /2014	Your Start	X Date & Sign
	Tanya Sae Stei	nberg

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tanya Sue Steinberg / Debtor		
	Bankruptcy Docket #:	
	Judge:	

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 1 / 2 / /2014

Tanya Sue Steinberg

X Date & Sign

in re

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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1 age 10 01 01		
B22A (Official Form 22 A) (Chapter 7) (04/10)		
Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. a. \$0.00 b. \$0.00 Total and enter on Line 10		
Subtotal Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 1,083.50	\$ 0.00
Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 1,08	
Part III - Application of § 707(b)(7) Exclusion	nerge de la companya	Alphaniques 2 (77) — Al Alphaniques
Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$13,00	2.00
Applicable Median Family Income. Enter the median family income by state and household size. a. State of Residence:	\$ 48,23	2.00
Application of Section 707(b)(7). Check the applicable box and proceed as directed. X The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The properties" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this	esumption does not	
Part VIII: VERIFICATION		Config. The state of the state
declare under penalty of perjury that the information provided in this statment is true and correct.		

X Date & Sign

Dated: 11 / 21 /2014

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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Form B 201A, Notice to Consumer Debtor(s)

In re Tanya Sue Steinberg / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated. deny your

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: N /2 /2014 Young Steinberg X Date	& Sign
Dated://2014	
Attorney: Mark Eric Levine	

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Tanya Sue Steinberg

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[if petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Dated: 11 / 21 /2014

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

i request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Mark Eric Levine

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

the debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.